2020
Group Health Plans

HAP IS HERE
Creating health plans that work harder
See how HAP is here for you.

As your local experts, we’re making health insurance as convenient as we can. When you have a question. When you have a problem. When you just need advice, we’re here for you. Because as a Michigan-based company, we’re not just near you... we know you.

Every day, we’re collaborating with doctors, hospitals and the community. And as one of the leading integrated health plans in the region, we’re constantly finding new ways to streamline your care and cut your costs.

Need help finding a group plan?
We’re here to help.

(800) 427-7587

You and your employees can also contact:

CUSTOMER SERVICE
Your employees can call the number on their member ID card at any time.

DIRECT SERVICE
You can get answers and assistance by calling (800) 950-7455.
93% of current members are satisfied with their HAP coverage (YTD)

4 out of 5 report a positive experience with HAP customer service
Here, with award-winning customer service

To run a successful business, you need to attract the top talent. And to do that, you need one of the top benefit packages. So, just like your employees count on you to provide coverage, you can count on us to find it. Our agent (producer) partners can help you select a health plan that offers superior care and cost management.

The experts at HAP can:

- Recommend a benefits package that meets your business needs
- Help you take advantage of innovative care management options that support at-risk and chronically ill employees
- Implement high-impact workplace wellness programs that engage your employees in reaching optimal health
- Help your employees improve care outcomes by coordinating their medical and pharmacy benefits
Here, giving your employees more work perks

We make our group health plans affordable... and valuable. Regardless of the plan you choose, your employees will enjoy benefits and services beyond what they’ve come to expect, including:

**24/7 digital access**

At [hap.org](http://hap.org), members can...

- Search for a doctor
- Access, print and order ID cards
- View health reminders, benefits and Explanations of Benefits (EOBs)
- Send and receive secure messages with customer service

They can also use our HAP OnTheGo mobile app to download or view their HAP ID card, find a doctor, and contact HAP.

(Employers: You’ll also have access to all of the above. You can easily view documents/invoices and manage enrollment/eligibility.)

**Health Care Cost Estimator**

With our Health Care Cost Estimator, use this virtual tool to estimate out-of-pocket payment information for office visits, hospital stays, X-rays, MRIs, surgeries, vaccines and more. Visit [hap.org/costestimator](http://hap.org/costestimator) for more information.

**Telehealth services**

Telehealth lets members see doctors 24/7 from a computer, tablet or smartphone. Through our partnership with American Well®, licensed and board-certified doctors are available to treat non-emergent illnesses, such as colds, flu, headache, rashes, sinus infections and pink eye.

Visit [hap.org/telehealth](http://hap.org/telehealth) for more information.
**Worldwide travel assistance**

Travel emergencies can happen anyplace, anytime. And when they do, HAP and Assist America* will be here to help. If you're traveling 100 miles or more away from home or in another country (for no more than 90 days in a row), Assist America will arrange and pay for all services it provides (like medical help, hospital admission support, emergency medical evacuation and more). Visit hap.org/assistamerica for more information.

**Identity theft protection**

Assist America also gives you identity theft protection. At no cost to you, this service offers tools to protect your name and credit history, like credit and debit card surveillance and 24/7 identity fraud support services. To get started, visit hap.org/assistamerica for more information.

**Member discounts**

To make staying healthy more affordable, HAP has discounts. We've partnered with more than 30 businesses (many that also call Michigan home), so our members save on the following services: fitness, nutrition, wellness and weight loss. Get a complete list at hap.org/member-discounts. Then, encourage employees to download the HAP Member Discounts app. It will send them a mobile alert when they're near a partnered business.

*The Assist America program is valid whenever you travel 100 miles or more away from home or outside the U.S. for no longer than 90 days in a row. Assist America does not replace your HAP coverage. You are covered for urgent and emergency care based on your member contract.
Your employees need a health plan that can deliver on care and cost. But of course, the best-case scenario would be never needing to use it. That’s why we offer “extras” that keep people healthy... and out of the hospital.

This approach is called population health management. It works to prevent those who are well from becoming ill, while improving the quality of life and enhancing health outcomes for those with chronic conditions.

To improve the well-being of your workforce, we:

○ Increase participation and engagement
○ Target programs and services to specific segments, based on risk
○ Maintain or improve the physical and psychosocial well-being of individuals
○ Address health disparities
○ Connect members to community health resources
○ Partner with physician groups and health systems to identify risks and get the right care, to the right patient, at the right time

At HAP, we also have a robust clinical team dedicated to managing care. Our experts use claims data to evaluate benefit use, understand trends and find opportunities. It’s how we truly get to know our members. And we believe the more we know about them, the more we can provide for them. So, for your convenience, we can offer information to help improve the health of your employees... and your business’s bottom line.
Here, putting healthy living at the heart of your business

Any health insurance company can say it cares about its members' well-being. HAP does a lot more than just talk. Through HAP, at no charge, you'll have a dedicated well-being and Health Promotion Consultant who will provide your employees with a Well-being program that focuses on making small behavior changes that will stick. A comprehensive strategy is created based on data and best practices in the industry. By providing turnkey innovative programming, targeted interventions and the use of the iStrive Digital Health Manager, the HAP Well-being and Health Promotion team will help to continue to make a difference in the health and well-being of your employees.

iStrive for Better Health® – We're always thinking of new ways to keep members healthy, which is why we created iStrive for Better Health. With this digital wellness manager, your employees can earn rewards for engaging in healthy activities and getting healthy screenings, and they can also set health goals and track progress. iStrive is powered by WebMD® Health Services and is personalized for each member. Visit hap.org/istrive for more information.

Reward Your Health – Reward Your Health™ is our next generation of worksite wellness. This program provides incentives to drive health behavior changes and biometric improvements. YOU can customize the eligibility (employees only or employees and their covered spouses can be eligible to participate), timelines, incentives and requirements. Contact your HAP account executive to learn more.
95 groups engaged in a worksite wellness program

32,051 members completed the health assessment in iStrive

26,424 members enrolled in Reward Your Health
Here, with a prescription for savings

At HAP, we combine comprehensive medical and full-service pharmacy coverage to help lower spending, encourage appropriate utilization and manage population health. Our care coordinators get a complete picture of procedures, services and medications, which keeps your employees healthy and your health care costs down.

We manage appropriate medication use through our:

○ **Formulary management** – Over 92% of our claims are for generic drugs. The national pharmacy benefit manager average is 89%.

○ **Specialty drug program** – This was developed with expert physicians and pharmacists to achieve optimal outcomes.

○ **Cost management initiatives** – We keep overall costs in line, while still covering more expensive therapies for members who need them.

For even more help keeping your costs down, we partner with:

○ **Express Scripts®** – As an industry leader in pharmacy benefit management, their proven expertise allows us to streamline operations for improved customer experience.

○ **Pharmacy Advantage** – To provide home delivery for specialty drugs and 90-day medication fills, we work with Pharmacy Advantage. Based locally in Troy, Michigan, their highly trained clinical pharmacists offer free, convenient home delivery throughout HAP’s service area. And they specialize in hard-to-find medications.

For more pharmacy information and covered drug lists, go to [hap.org/Rx](http://hap.org/Rx).
Here, with coverage for college students

When you choose a health plan from HAP, employees with kids in college can enjoy our Students Away at School* program. This unique benefit gives parents peace of mind, because their children can still get optimal care – in person or online (through our 24/7 telehealth service).

HMO and EPO

Students ages 17 to 25 who are covered by a parent’s plan while away at school will be covered outside of HAP’s network for emergency or urgent care, plus a wide range of non-emergency services (with prior authorization), including:

- Routine allergy injections, flu shots and immunizations
- Required maintenance visits for chronic conditions, such as asthma or acne
- Office visits for a birth control prescription or to continue birth control
- Prescription drugs (according to their parent’s health plan)

PPO

Students covered by a parent’s PPO plan will be covered for medical care outside of HAP’s network through Cigna®.

For more information about the Students Away at School program, visit hap.org/studentcoverage.

*The Students Away at School program does not cover dependent children who live with a custodial parent outside our service area. Costs for care and prescription drugs outside HAP’s service area may be higher, so getting care at home is still best.
Here, helping you build a healthy business

No matter your size or specialty, HAP has a health plan specifically for you.

Small and large groups can choose from the following insurance options:

- Fully-insured plans
- High-performing network plans
- Self-funded and shared-funded plans
- Group Medicare plans

Flip forward for more details about each one.
Fully-insured plans

Our fully-insured plans offer the coverage your employees need, along with the peace of mind that comes from fixed health care costs.

○ **HMO** – An HMO plan is traditionally a more affordable option. When you offer an HMO plan, you’re giving your employees access to certain doctors and hospitals within its network. Each member is required to have a primary care physician, and each family member can have a different doctor as their primary care physician.

○ **PPO** – A PPO plan comes with more flexibility. For example, there’s no need for members to choose a primary care physician, and they can see in-network and out-of-network providers without referrals. However, they’ll have lower out-of-pocket costs when they stay inside of their network.

○ **EPO** – An EPO plan combines the cost savings of HMOs with the flexibility of PPOs. These plans include access to a larger network, and there’s no need to pick a primary care doctor.

<table>
<thead>
<tr>
<th></th>
<th>HMO</th>
<th>PPO</th>
<th>EPO</th>
</tr>
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<tbody>
<tr>
<td>Members must choose a PCP</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Referral required for a specialist visit</td>
<td>No*</td>
<td>No*</td>
<td>No*</td>
</tr>
<tr>
<td>Out-of-network coverage</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Out-of-network emergency care</td>
<td></td>
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*All HAP members have worldwide emergency and urgent care coverage, as well as access to 24/7 telehealth services.

*The specialist’s office may require a referral, but HAP does not. The Primary Choice Network has a referral requirement. See network description.
High-performing network plans (small group only)

With a high-performing network plan, small businesses can offer employees access to high-quality health care, close to home. Plus, save on monthly premiums in the process.

Here are three options to choose from:

○ **Henry Ford Choice Network** – This plan is available to employers headquartered in Macomb, Oakland, and Wayne counties. Members will have access to the world-class Henry Ford Health System, including its leading doctors, specialists and facilities.

○ **Genesys Choice Network** – If your employer is headquartered in Genesee County, our Genesys Choice Network offers access to the experts in the Genesys Physician Hospital Organization (doctors and specialists), as well as affiliated health care facilities.

NEW! ○ **Primary Choice Network** – New for 2020, our Primary Choice Network is available to employers in Macomb, Oakland and Wayne counties. Primary Choice gives members access to an affordable plan through an integrated network of primary care physicians, along with the full HAP network of specialists and facilities. A referral is required for specialty care from the member’s primary care doctor, except in the case of obstetrics and gynecologist services.
Self-funded and shared-funded plans

When you select a self-funded or shared-funded plan, you have additional input into plan designs and costs. Just decide how much you want to pay for employee insurance costs and what administrative services you need. Then, our experts will help you pick the best option for your business.

These health plans include:

- **Complete customer service** – We give every customer a dedicated account team, including an account executive and an account coordinator.

- **Customized plans** – We’ll work with you to design a plan that meets your needs and those of your employees. HAP will create the benefit plan, and we’ll provide the summary plan descriptions for employees. We also regularly review plans and provide guidance.

- **Transparency and insight** – We’re committed to full transparency, with a set of standard reports and tools designed to address all the needs of a self-funded plan. You’ll be able to choose from detailed funding reports and plan analytics that can be delivered securely where and when you want them.
Group Medicare plans

Do you have employees who are aging into Medicare? Rest assured, HAP has multiple options for individuals and employers. Your Medicare-eligible employees and retirees will receive high-quality coverage with access to a full suite of programs that support healthy living.

<table>
<thead>
<tr>
<th>Groups with more than 20 employees</th>
<th>Groups with fewer than 20 employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Still working</td>
<td>Members can stay on their current HAP commercial health plan.</td>
</tr>
<tr>
<td>Retiring with benefits</td>
<td>HAP offers Medicare Advantage employer group waiver plans (EGWPs).</td>
</tr>
</tbody>
</table>
Here, there and everywhere

With a long history and deep roots in Michigan, HAP has built provider networks that offer our members some of the best health care available.

Explore the options.

HMO

You can choose an HMO plan if your business is located in one of the following Michigan counties:

- Arenac
- Bay
- Genesee
- Hillsdale
- Huron
- Iosco
- Jackson
- Lapeer
- Lenawee
- Livingston
- Macomb
- Monroe
- Oakland
- Saginaw
- Sanilac
- Shiawassee
- St. Clair
- Tuscola
- Washtenaw
- Wayne

Members with our HMO plans can seek care across our entire HMO network in Michigan.
If you are a small group, you can choose a PPO plan if your business is located in one of the following Michigan counties:

- Arenac
- Bay
- Genesee
- Gratiot
- Hillsdale
- Huron
- Iosco
- Jackson
- Lapeer
- Lenawee
- Livingston
- Macomb
- Monroe
- Oakland
- Ogemaw
- Roscommon
- Saginaw
- Sanilac
- Shiawassee
- St. Clair
- Tuscola
- Washtenaw
- Wayne
If you are a large group (51+ full-time employees), you can choose a PPO plan if your business is located in one of the following Michigan counties:

- Arenac
- Bay
- Clare
- Genesee
- Gladwin
- Gratiot
- Hillsdale
- Huron
- Ingham
- Iosco
- Isabella
- Jackson
- Lapeer
- Lenawee
- Livingston
- Macomb
- Midland
- Monroe
- Oakland
- Ogemaw
- Roscommon
- Saginaw
- Sanilac
- Shiawassee
- St. Clair
- Tuscola
- Washtenaw
- Wayne

Members with our PPO plans can seek care across our entire PPO network in Michigan and seven counties in northwest Ohio: Defiance, Fulton, Henry, Lucas, Ottawa, Williams and Wood.
EPO

If you are a small group, you can choose an EPO plan if your business is located in one of the following Michigan counties:

- Arenac
- Bay
- Genesee
- Gratiot
- Hillsdale
- Huron
- Iosco
- Jackson
- Lapeer
- Lenawee
- Livingston
- Macomb
- Monroe
- Oakland
- Ogemaw
- Roscommon
- Saginaw
- Sanilac
- Shiawassee
- St. Clair
- Tuscola
- Washtenaw
- Wayne

![Map showing locations](image-url)
If you are a large group (51+ full-time employees), you can choose an EPO plan if your business is located in one of the following Michigan counties:

○ Arenac  ○ Bay  ○ Clare  ○ Genesee  ○ Gladwin  ○ Gratiot  ○ Hillsdale  ○ Huron  ○ Ingham  ○ Iosco  ○ Isabella  ○ Jackson  ○ Lapeer  ○ Lenawee  ○ Livingston  ○ Macomb  ○ Midland  ○ Monroe  ○ Oakland  ○ Ogemaw  ○ Roscommon  ○ Saginaw  ○ Sanilac  ○ Shiawassee  ○ St. Clair  ○ Tuscola  ○ Washtenaw  ○ Wayne

Members with our PPO plans can seek care across our entire PPO network in Michigan and seven counties in northwest Ohio: Defiance, Fulton, Henry, Lucas, Ottawa, Williams and Wood.
Want a full-time partner to help prepare your health plans?

HAP IS HERE (800) 427-7587

Talk to us about the options that are right for your needs and budget.

For more information, visit hap.org/employers.

HAP and its subsidiaries do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

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